

Legal assistance for driving and traffic issues.

Help is here when the unexpected happens.



Traffic violations can seem harmless enough, but they have real-world implications. Depending on the jurisdiction and the type of violation, you could end up with a criminal record, in addition to having your license suspended and paying fines. Most moving violations can also increase your insurance premiums by double.

Moving and non-moving violations should be taken seriously. We all need to stay alert and avoid negligence when driving. However, there are times when a violation warrants a defense.

Your legal plan provides legal assistance and representation for:



- Traffic ticket defense
- Driving privilege restoration
- Repossession
- License suspension
- Driving under the influence defense²



Potential costs and consequences without a legal plan:



- Fine for speeding 20 to 25 mph over the posted limit is approximately \$200.³



- Average car insurance premium increase as a result of a traffic violation is 40%.⁴
- Average cost of attorney consultation and representation for a violation is between \$1,000 to \$2,000.⁵

Consider this scenario:¹

Kevin slowed down and pulled his car to the shoulder. He was careful to roll down his window and keep his hands visible on the steering wheel. However, Kevin was confused. A careful driver, he normally didn't exceed 6 or 7 miles per hour over the speed limit. The officer issued him a ticket for going 15 miles over the freeway limit. Kevin disagreed—but kept silent. He would contact his attorney in the morning to fight the ticket for him. Thankfully, unlimited attorney access through MetLife Legal Plans gives Kevin the confidence he needs to keep moving throughout the day, no matter what legal issues arise.

Driving Under the Influence Defense

This service covers representation of the plan participant in defense of any driving under the influence or driving while intoxicated charge, including court hearings, negotiation with the prosecutor and trial. It does not cover vehicular homicide. Service does not include any post-sentencing proceeding, probation violation hearing or appeals by either party.



**To learn more about your coverages
and see our attorney network, create
an account at members.legalplans.com**

**Questions? Call our Client Service Center
1-800-821-6400**

1. This testimonial is for illustrative purposes only.
2. Driving under the influence (DUI) or driving while intoxicated charge (DWI) defense includes court hearings, negotiation with the prosecutor and trial. It does not cover vehicular homicide. DUI/DWI legal service does not include any post-sentencing proceeding, probation violation hearing or appeals by either party.
3. <https://www.trafficcounsel.com/a-traffic-lawyer-will-cost-me-more-than-the-ticket-is-it-true/>
4. Ibid.
5. Ibid.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.